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Garcia Sees Two Bills Through Senate

*Senate Passes Consumer Protection Legislation and an
Amendment to the Natural Resources and Environmental Protection Act*

LANSING-After a productive day in the state Capitol, Sen. Valde Garcia (R-Howell) successfully passed two bills: one providing a safety net for consumers who utilize payday lending services; and a bill which clarifies a hunter's right to carry a concealed weapon while hunting.

Senate Bill 221 allows a hunter who possesses a Concealed Weapon Permit to carry his or her concealed weapon while hunting during any posted hunting season. The legislation would amend Part 435 (Hunting and Fishing Licensing) of the Natural Resources and Environmental Protection Act. The bill would not authorize the use of a pistol for hunting.

"This bill was drafted in response to constituents who alerted me that the DNR law on CCW's conflicted with the CCW law passed in 2000," said Garcia. "This bill corrects the problem."

In seeking to protect the rights of consumers, the Senate also passed SB 474, also proposed by Garcia, which regulates the payday lending industry. This bill would require providers of deferred presentment services or payday loans to be licensed by the Office of Financial and Insurance Services (OFIS). The bill will also:

- Place limits on both the size and duration of the loans,
- Require providers to post notices explaining the service,
- Establish a channel for customer complaints; and
- Gives OFIS the authority to punish providers for not protecting consumers.

Both bills will now be reviewed by the House of Representatives.